G. R. S. IX-5]

*Previous references.* 1897-98

191 .

(Banking)

*Later references.*

File No. 27/1897-98

Serial Nos. 1-7

# GENERAL AND REVENUE SECRETARIAT.

Indexed Slip

*Serial Nos.* 1-7.

**Part B for**

SUBJECT.

Agricultural Bank at Arcada in the Sagar Taluk.

W D 68—GPB—50,000—24-7-16

4119
K 704

(1)

189

From The Deputy Commr
Shimoga District.

To The Secretary to the Govt
of Mysore Ld & Rev
Department.

Dated 3rd December 97

Despatched

Received

General No. 692

No. 562

Enclosure No. 2 & a file

Requests that Sanction
of Government may be
accorded for the Establish-
ment of an Agricultural
Bank at Archada in the
Sagar Taluk.

C.M.
R. 1
Y.I.12.97
R. 28 — Submitted with
draft for appn:
26/12/97

Shimoga District
Deputy Commr's Office
Shimoga 3rd December 1897.

No. 692
562
Encl 2 & a Jala

To The Secretary to the Government
of Mysore, General and
Rev: Departments.

Sir,

I have the honor to for-
ward herewith the copy of letter no: 161
dated the 23rd November 1897, from the
Inspector of Agricultural Banks in
Mysore, together with the Kannada
correspondence regarding the Establish-
-ment of an Agricultural Bank
at Archoda in the Sagar Taluk,
and to request that Sanction of
Government may be accorded
thereon.

2. The Kannada correspondence
may

may be kindly returned when no longer required.

I have the honor to be
Sir,
Your most obedient Servant
H. Macdonald Jr
Offg. Deputy Commr
Shimoga District

1906

1897

From The Inspector of Agricultural Banks in Mysore.

To The Deputy Commissioner Shimoga District.

Dated 23rd November 1897.

No. 161 Enc: 1 file & 1 statement.

In returning the file of papers connected with the proposed Agri-cultural Bank at Archada, Sagar Taluk, received with the Amildar's Yadi No. 136 of 28th July 1897, has the honor to state as follows:—

2. Paramiah and 14 other members propose to establish a Bank at Archada for the benefit of Archada and 5 other villages which are in a compact block.

3. These members own in all

96 acres 36 guntas of circar land valued at Rupees 17,569 erroneously stated to be Rupees 16,841 in the Amildar's Yadi quoted above. The encumbrances on these lands amount to Rupees 2,250/-

4. They apply for the grant of a loan of Rupees 12,000 but the Amildar recommends Rs 10,000/-, which Sum may be granted.

S.J. M. Changaiya Chetti
Inspector of Agricultural
Banks in Mysore

"Copy"
H. Manjundayya
Offg. Deputy Commissioner
Shimoga District.

BRM

| | | | |
|---|---|---|---|
| 5 | Huvina | | |
| 6 | Hulegarce | Rasanya alias Narana bba | Hosahally |
| | | Thummiahbin Naranabba nabbi | Archada |
| | | Subbiahbin Devabbah | do |
| | | Ramiahbin Ramiah | Hosahally |
| | | Maribhatta bin Phanibhatta | Archada |
| | | Naranappabin Duggiah | Hosahally |
| | | Gyavamma Kom Subbiah | do |
| | | Duggiahbin Seebiah | Kibbachalu |
| | | Devabbabin Gunapiah | do |
| | | Naranappa bin Ramiah | Hosahally |
| | | | |
| | | | Johan |

Office of the Inspectors of Agricultural Banks in Mysore
Dated 23rd 25th November 1897, Bangalore

Statement showing the particulars of Proposed Agricultural Bank at Archada, Lasar

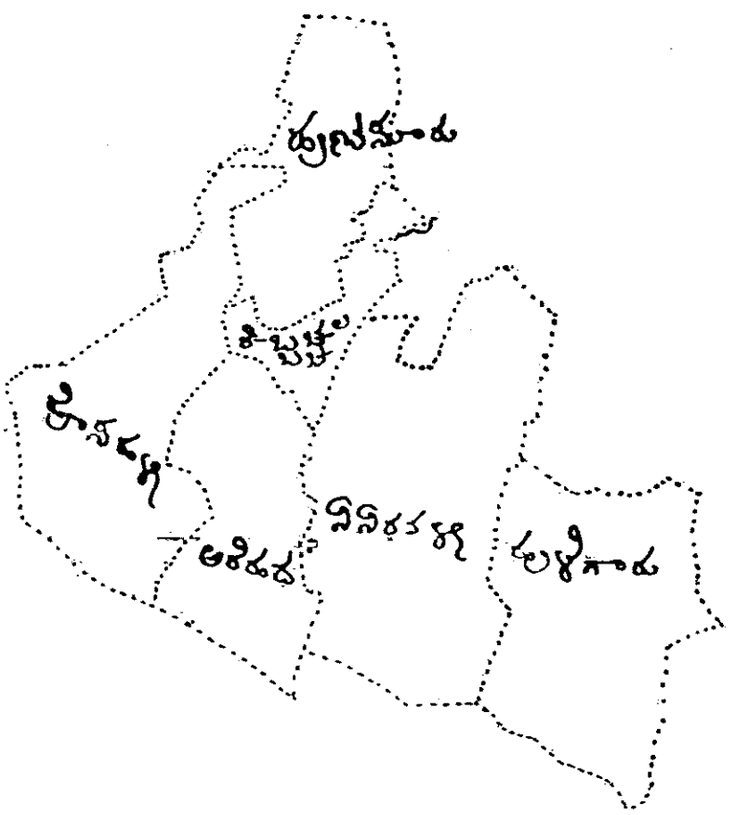
| Proposed name of the Bank and the names of villages to be benefitted by it | Names of members | Residence of members |
|---|---|---|
| Archada Agricultural Bank | Paramiah bin Sambanja | Archada |
| 1 Archada | Naranabhatta bin Gyanabhatta | do |
| 2 ... Hosahally | Manjappa bin Devappa | Lasaravalli |
| 3 Kibbachalu | Subbiah bin Manjaiah | do |
| 4 Lasaravalli | Subbabhatta bin Devarabhatta | Archada |
| 5 Hunsur | Kasanya alias Naranabha | Hosahally |
| 6 Hulegare | Thimmiah bin Nanjunabha mallu | Archada |
| | Subbiah bin Devanbah | do |
| | Ramiah bin Ramiah | Hosahally |
| | Maribhatta bin Thimbhatta | Archada |
| | Naranappa bin Duggiah | Hosahally |
| | Gyavamma Kom Subbiah | do |
| | Duggiah bin Seebiah | Kibbachalu |
| | Devabba bin Ganapiah | do |
| | Naranappa bin Sammiah | Hosahally |
| | | |
| | | Soha |

Office of the Inspectors of Agricultural Banks in Mysore
Dated 23rd/25th November 1897, Bangalore

z and Liabilities of the members of the
Taluk. Shimoga District.

| Arable land possessed | | | | | | | | Probable value of land | If encumbered how and for how much | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|
| Kandayam land | | | | Gram land | | | | | | |
| Area | Assessment | | | Area | Jodi in Quit rent | | | | | |
| 4.13 | 114 | 8 | " | " | " | " | " | 1,244 | Nil | |
| 3.19 | 92 | - | " | " | " | " | " | 1,054 | do | |
| 10. 6 | 107 | 12 | " | " | " | " | " | 1,199 | do | |
| 9.16 | 88 | " | " | " | " | " | " | 1,161 | do | |
| 3.8 | 71 | - | " | " | " | " | " | 900 | do | |
| 1.29 | 38 | 12 | " | " | " | " | " | 624 | do | |
| 2.33 | 82 | - | " | " | " | " | " | 879 | 400 under Drisyad | |
| 6.12 | 162 | " | " | " | " | " | " | 1,704 | 500 under mortgage | |
| 2.28 | 59 | 4 | " | " | " | " | " | 740 | 250 do | |
| 7.9 | 129 | " | " | " | " | " | " | 1,866 | Nil | |
| 2.21 | 67 | - | " | " | " | " | " | 940 | do | |
| 8.2 | 178 | 12 | " | " | " | " | " | 2,066 | 1000 under Drisyad | |
| 13.27 | 114 | 12 | " | " | " | " | " | 1,747 | 100 do | |
| 20.12 | 79 | 8 | " | " | " | " | " | 1,050 | Nil | |
| 1.1 | 25 | 2 | " | " | " | " | " | 345 | do | |
| 96.36 | 1409 | 6 | " | " | " | " | " | 17,569 | 2,250 | |

Inspector of Agricultural Banks in Mysore




ಕಾರವಾರ ಜಿಲ್ಲೆಯ ತಾಲ್ಲೂಕುಗಳು

ಆಯುಕ್ತರು ಕಾರವಾರ 1-7-97

(2) 5

Shimoga

READ :—

Letter No. 692/562 dated 3 December 1897 from the Deputy Commissioner, Shimoga District;

---

No 6119-22 Dt. 10.1.98 Fl 2 for 1 W.P. ✓ Fl 599/10

ORDER THEREON.—With the above, the Deputy Commissioner submits the Memorandum and Articles of Association of the proposed Agricultural Bank at Arkhoda in the Sagar Taluk.

2. The Bank is proposed to be established by 15 Members for the benefit of Arkhoda and 5 other villages in the said Sagar Taluk. The Members own 96 acres 36 guntas of land, ~~of which— acres guntas are inam~~, the aggregate value thereof being estimated at Rs. 17,569 with a liability of Rs. 2,250

3. The Members propose to start the Bank with a capital of Rs. 12,000 but the Deputy Commissioner, ~~or~~ the Inspector, Agricultural Banks, think that an advance from Government of Rs. 10,000 is sufficient.

4. Government accordingly sanction an advance not exceeding Rs. 10,000 being made for the Agricultural Bank referred to above, and authorise the Deputy Commissioner to place the said amount for the purpose in the said Sagar Taluk Treasury. Interest must be recovered from the Bank half-yearly up to 30th June and 31st December of each year at 4 per cent per annum on the sums actually borrowed by the Bank.

5. The Memorandum and Articles of Association will be returned to the Deputy Commissioner ~~or forwarded to the Registrar, Joint Stock Companies~~, with a request that he will take steps to get the same duly registered. The existing encumbrances must all be discharged and the documents &c. connected therewith taken back and properly secured.

11/1/98

3/1/98

27/12/97

Secy. to Govt., Gen. & Rev. Depts.

26/12/97

Deputy Commissioner of the Shimoga District. W articles of Association istrar of Joint Stock Companies, ptroller to the Govt. ector of Agricultural Banks.

REVENUE DEPARTMENT
Gl. 7036
MAR 1898

Gen. 30]

GOVERNMENT OF MYSORE SECRETARIAT, 1897-98

(3)

From The Director of Agri-
Cultural Banks in Mysore

113

To

The Secretary to the Govt. of Mysore,
General and Revenue Deptt.

Dated 26th march 1898

Despatched 28th do

Received

General No. 319

No

Enclosure No. nil

---

In reply to

SUBJECT.

Soliciting sanction to change Archada into Arehada, the latter being the correct name of the village in the Tyamagondlu

---

References (to be entered only in the Dewan's Office).

Rev 29.3.98

Rev
1/4
Reference book
No.
Mem. R.T.
2/4

Rd.
4-30 PM

Put up
Mem. R.T.
2/4

Rd.
6 PM 4/4

Office of the Inspector of
Agricultural Banks in Mysore
Dated, Bangalore 26th March 1898.

From

The Inspector of Agricultural
Banks in Mysore.

To. The Secretary to the Government
of Mysore
General and Revenue Departments
Bangalore.

Sir,

With reference to the Govt
Proc: No: 6119-22 dated the 10th January
1898 sanctioning the grant of
an advance of Rs 10000/- for the open-
ing of an Agricultural Bank at
Archada in the Sagar Taluk, I have
the honor to request that the name
of the village being Arêhada
and not Archada, sanction is
solicited to make the necessary
correction in the books etc relating
to this Bank.

I have the honor to be,
Sir,
your most obedient servant,

Inspector of Agricultural

Draft for o.f.C (4)

S. dl 4

Dear :—

Letter No 319 dated 26th March 1898 from the Inspector of Agricultural Banks in Mysore.

No 10966-7 & 6/4/98.
R.Y. 84-97 6

Order thereon.

~~The name of the Village~~ "Archada" will as proposed be corrected into "Arâhuda" which is said to be the correct name of the Village in the Sagar Taluk in which the Establishment of an Agricultural Bank was Sanctioned in Govt Pro: No 6119-22 & 10th January/98 JL 599

C
5/4/98

Secy.

DB 4/4/98
4/4/98

To The Inspector Agri: Banks in Mysore
Dr Town Steno to C.

R784 97

(5)

D.5762
AR 13/1901
AR 3/1/2

1899 1900

FROM The Deputy Commissioner
Shimoga Distt

To The Secy: to the Govt of Mysore
Genl & Rev Depts

Dated 10th

Despatched " March 1900

Received

General No. 796

No. 661

Enclosure No. one

---

Submits for information a Copy of memo of inspection of the Agricultural Bank at Arehalla Sagar Taluk made by the Dy Commissioner

Rec'd 1 Mch

R
13.3.00

Rec'd 3.00

21/3/1900

From

The Deputy Commissioner
Shimoga District

To, The Secretary to the Govt of Mysore
General and Revenue Depts

Dated the 10th March 1900.

No. 796/661 En: one.

Has the honor to forward
for information, copy of memo
on the inspection of the Agri-
cultural Bank at Ambada,
Sagar Taluk, by the undersigned.

H. Macpherson

Deputy Commissioner
Shimoga Dist

BKL

Memo on the inspection of the Agricultural Bank at Archada Sagar Taluk.

---

1. Are all the documents as shown in the Register of loans No. 2 duly preserved? Are they legally valid?

There were 15 members when the bank was started. One of these has not taken any money as he died before the amount was drawn from the Treasury. The agent says that all the documents shown in the Register No. 2 are not in the Bank office and that they are preserved in the Taluk Treasury and so they could not be examined. The Amildar will be asked to examine and report.

(Query No. 2)

Members 1, 3 to 11, 13 and 14 have paid up the instalments with interest up to the end of December 1899. No. 2 first took a loan of Rs 1000/- and paid the 1st instalment and interest due. He again on the 2nd February 1899. took Rs 600/- on the mortgage of his Inam land. No. 12 first took Rs 600/- and paid the 1st instalment and interest and again took Rs 400/- on the 1st may 1899. Both have paid up the instalments and interest due up to December 1899.

Ledger and cash entries were tested. They tally with each other.

2. Are the conditions duly fulfilled? Refer to ledger and test in all cases whether the instalments and interest have been duly paid up

3. The ledger and cash are should be tested in a fair proportion of cases to see they tally

(Enquiry No. 4)

4. Have meetings been duly held ? ie once at least every six months and is the register properly maintained ?

Meetings were held on the dates noted in the margin. Register is maintained and signed by the members excepting on 2 or 3 occasions when meetings were held but the signatures of all the members were not obtained.

* 4th January 1898
7 February 1898
12th April 1898
2nd May 1898
12th January 1899
29th do —
1st July 1899
16th do -
30th Decr. 1899
12th January 1900.

5. Are there any improper or unauthorised items of expenditure apparent?

On the 6th December 1899, one wooden box for Rs 2.12.0 and 2 mats for Rs 1.2.0 were purchased for which no Vouchers are reserved.

Rs 110/- was paid upto date as pay of the gumastah at Rs 5 per mensem

(Over 6)

6 Compare the Cheque book with cash ac count. Are all the sums duly credited?

Yes, they have been duly credited

7. Are there receipts of fees for payment?

Yes

8. Have there been any private deposits? What is its amount?

NO

13th February 1900

(signed) H.V. Nanjundayya
Deputy Commissioner
Shimoga Dist

Copy

H.V. Manjundayya
Deputy Commissioner

Vide R 3261 dt 19/8/00
from Secretary
file -

Dlrept No. 1, P. 66

To.

The Inspector
Agricultural Banks
in report

Has the honor to forward herewith for information copy of memo on the inspection of the Agricultural Bank at Arkada in the Seeyer Taluk, received from the Dy Comr, Dharwar Dt, with docket No 796 of 10th ult. marked to 661

Returned B.O.U
No. 80 - 26/3/00

SE 26/3/00 Dy Secy AS
23-3-00.

Re

Letter No.
dated 1903 fr
Mr Comptr & Auditor
Gen submitting his
remarks & criticisms
of the Agricultural
Bank of Ireland
with Superintendent
for the year 1902-3.

D 11/4

No. R 4106-7

27/4/03.

Order Minute.

Recorded. ~~with~~
~~satisfaction.~~
Govt ~~observe~~ are glad to observe
that the affairs of the bank are
well conducted and that it is
~~solvent and~~ doing useful service
and its condition satisfactory.

H

3/4/03

Secy
Treasy

28/4

01451
26.IV.03

28/4/03

To Mr Comptr & Auditor Genl
- Secy to Irish Banks.

C 3338
1902 · 03.

From K. T. Pattanna Chetty Esquire
Deputy Commissioner,
Shimoga District.

To H. V. Nanjundayya Esq. B.A. B.L.
Secy. to the Govt. of Mysore,
General and Rev. Depts.

Dated 23rd March 1903

Despatched

Received

General No. 801
No. 600
Enclosure No. 4

Forwards report on the Inspection of the Agricultural Bank at Arehada in the Sagar Taluk for 1902-03.

Submitted for order.

The Dewan
through the
Chief Commissioner

Rs 13/4/03
Rs 1675-

Submitted for order.
16/4/03

Submitted to the Dewan
16/4/03

9774
16.4.03

1902-03.

From,
K. P. Puttaswamaiah, Esqre,
Deputy Commissioner,
Elmingala District.

To H. V. Nanjundayya Esqr. M.A. B.L.,
Secretary to the Govt. of Mysore,
General and Rev. Depts.

Dated 23rd March 1903.

No. 801/600 Rev. 4

Has the honour to forward herewith undersigned's report on the inspection of the Agricultural Bank at Arakada in the Sagar Taluk, for the year 1902-1903.

K. P. Puttaswamaiah
Deputy Commissioner,
Elmingala District.

J. F. S.

Report on the Inspection of the Agricultural Bank at Archada, Sagar Taluk.

---

1. 23rd February 1903.

2. Yes. No change in the Office since last inspection.

3. No dates and hours are fixed for the transaction of business and no special arrangements exist therefor but members meet twice a year for the recovery of instalment and interest

There should meet Please the Dates being fixed before hand.

4. Bank Registers and other documents are kept in the Bank premises in the custody of the President and Agent. The registered documents are kept in the Taluk Treasury.

5. Yes - They are within a radius of five miles to the Bank-house and duly registered. Majority of the members, directors and Office bearers reside within a distance of two miles from the Bank Office. The

business

business of the bank
is not extended to
any near village.

6. There was a de-
crease in the strength
of branches by the
death of Velalayya
His Son-in-law
Ganapaiya who is
the guardian of the
deceased's minor
Sons being con-
sidered qualified
was elected and
his name has
been reported for
registration.
Yes. The bank
has neither gain-
ed nor lost in
strength but is
becoming

becoming more
and more useful
since its formation.

7. A complete and
accurate list showing the lands of
members is maintained. Lands are
reported to be in
a flourishing
condition. There
have been no in-
stances of sale
transfer and re-
linquishment of
the lands. Strict
supervision is
maintained by
the President and
the Agent against
alienations ve

alienations &c.

A list is appended.

8. The limit of the funds fixed Viz ~~Rs~~ 10,000/ at the formation of the bank has neither been increased nor decreased. — The Bank has not exceeded the limit in its dealings since the last inspection.

Banks funds are classified as follows:

Entrance fee Rs 8. . .
Contribution " " .
Loans from others " " .
Loans from Government " " .
Deposits from members.
(i) In cash } " " "
(ii) In grain }
Deposits from
Outsiders - " " "
Debentures . . . " " .

Total 8 " "

Yes - The Bank's credit is steadily growing.

Yes. The lessons of co-operation, mutual help and thrift appear to be understood and practised to a certain extent.

7. The instalments of the loan are being

being repaid within
the prescribed time.
A Sum of £6,618-8-0
was outstanding
against the bank
on the date of inspection.
The loan may be
continued.

Mrs
Is Whose
was it
Other
debts out-
standing?
Govt loan

10. There have been
no loans and de-
posits from others.

11. Ledgers and other
account books were compared
with the Cash book.
The Cash book is
posted up in order
of the occurrence.
The entries are
clear and intelli-
gible.
A few omissions
have

have been rectified and corrections have been initialled by the President and Agent.

Disbursements such as establishment and contingent charges are authorised by the members at their meetings. Such disbursements are not supported by vouchers. The President and Agent have been directed to obtain proper vouchers in future for every item of expenditure —

and

and file them. Charges are real and necessary.

One Druhaddi is paid £ 5/- per month to keep the accounts up and a few others temporarily employed during the collection season. The President and Agent are rendering gratuitous service both regard to the collection of interest and instalments from the members and also the general management of the Bank. The date of the last entry in the cash book is 5th February 1903 and the cash balance

balance on that
date, according to the cash book was £ 22-1-10.

This account corresponded with that found in the cash box.

There are no instances of an excess of the limit fixed, for cash balance in the hands of the Directors and large sums are not kept in their hands for a long time without being utilised. The facility afforded for keeping current account with the Treasury is being utilised. Large balances are not

retained

retained by the Resident or Agent and there are no complaints on that score.

Each balance sheet is being submitted to the Inspector of Agricultural Banks for every half year. The return for the half year ending 31st December 1902 is reported to have been sent to the Inspector of Agricultural Banks on the 21st January 1903.

The receipts and expenditure are noted below:

| Receipts | | Expenditure | |
|---|---|---|---|
| | £ s. P. | | £ s. P. |
| From Treasury | 13,550-0-0 | To Treasury current account-Principal repaid ..... | 6,931-8-2 |
| Depositors .. | " - " - " | Depositors ... | " - " - " |
| Entrance fee .. | 8 - 0 - 0 | Members loan | 13550-0-0 |
| Interest and finally. | 2,168-2-2 | Govt. on account of interest ... | 17 34-5-8 |
| Loans repaid | 6,931-8-2 | Depositors ... | " - " - " |
| Other items ... | " - " - " | Entering charges | 19-6-0 |
| | | Establishment .. | 345-0-0 |
| | | Contingent .. | 55-4-8 |
| Total £ .. | 22,657-10-2 | Total Expenses. | 22,635-8-6 |
| | | Balance on hand . | 22-1-8 |
| | | Grand Total ... | 22,657-10-2 |

12. No additional limitations and restrictions have been prescribed by the general assembly as regards loans to members In almost all cases.

cases 50 per cent
of the value of the
landed property
has been advanced
but in two cases
the limit has been
exceeded and 95
per cent of the value
of the land has been
advanced. No
loans have been
granted to any
in contravention
of the rules.

No loan is
granted to other
than members.
The object for which
loans are applied
for has been ex-
plained with suf-
ficient clearness
in

in the dockyards.

The application and use of the loan are watched by the Directors.

There appears to be no misuse of sums advanced.

List showing the sums obtained and used for the several purposes is appended.

13. The mortgage deeds have been executed by proper persons in proper form and are duly registered. The prior mortgages

in

Where are they secured?

on respect of property hypothecated to the Banks have been discharged and the deeds have been filed with the title deeds and there are no exceptions. The proportion the loans of first class bear to the amount of the property mortgaged is 50 percent.

There are no second and third class loans in this bank.

Particulars of loans outstanding against members at date of inspection exclusive of repayment are noted below:-

| 1st. class. | 2nd. class. | 3rd class. | 4th. class. | Total. | Value of property under mortgage to Bank. |
|---|---|---|---|---|---|
| Rs 10,000. | " | " | " | Rs 10,000. | Rs 22,350 |

14. The rule regarding punctual payment of dues is being enforced in almost all cases. The members pay instalment and interest regularly. The instalment and interest due up to the end of December 1902 have been fully recovered from all the members and credited to the Treasury.

15. The Surplus up to date of inspection amounted to Rs 433. 12. 6

The

the establishment and other contingent charges were met out of this and the balance Viz Rs 22-1-10 has been Remitted in the Cash chest.

The whole of the surplus amount has been utilised and is nothing contributed towards the Reserve Fund.

16. Yes. The rules for conducting the meetings the conduct of business and other proceedings of the General assembly are understood and given effect to

The

The meetings are regularly held every half year. No extraordinary meeting was held since the last inspection.
The agent and President say is that oral intimation will be given to all the members 7 days previous to the meetings.
They have been directed to issue notices according to the rules and circulate the same among the members.

Members

members generally
take an interest in
the Bank affairs and
party feeling
does not exist. No
Special resolutions
have been recorded.

17. The Directors
meet only at the
meeting of the
General Assembly
and transact
business and their
resolutions are
recorded in the
minute book

Agent Nanibhatta
and the President
Sambanja take
Special interest in
the institution
and are working
with

Exhibit 'Z'

18. The General Assembly have appointed Messrs. Chikkolthalada Subbayya, C. Muniyappa and Kibbachalu a Duggappa to check and audit the accounts. This is effective and Satisfactory.

19. The following Registers are maintained

I Register of Members.

II Register of applications for loans.

III Cash book

IV Ledger.

V Minute book.

VI Register of balance sheets.

VII Property Register.

IX Register of bonds

X Receipts by Bank to members.

XII Drawing pass Book.

XIII Challan Book

XIV Cheque Book

XV Receipts by members to Bank

XX Register of disbursement of pay be establishment.

XXII Do of Do letter

2 D The stability of this bank does not appear to be open

open to question
The bank affairs
are satisfactory.

W. Kittredge
Deputy Commissioner
Banking District.

[illegible]

| [illegible] | [illegible] | | [illegible] | | [illegible] | | [illegible] | | [illegible] |
|---|---|---|---|---|---|---|---|---|---|
| | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | |
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| [illegible] | • | • | • | • | [illegible] | [illegible] | [illegible] | [illegible] | |
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| [illegible] | • | • | • | • | [illegible] | [illegible] | [illegible] | [illegible] | |
| [illegible] | • | • | • | • | [illegible] | [illegible] | [illegible] | [illegible] | |
| [illegible] | [illegible] | [illegible] | • | • | [illegible] | [illegible] | [illegible] | [illegible] | |
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ಅಭ್ಯಾಸ ೨೫ ಕೆಳಗಿನ ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

೧. ಒಂದು ಸಂಖ್ಯೆಯ ೨೫% ೩೪೨೦ ಆದರೆ ಆ ಸಂಖ್ಯೆಯನ್ನು ಕಂಡುಹಿಡಿಯಿರಿ.

ಉತ್ತರ

೨. ಒಂದು ಸಂಖ್ಯೆಯ ೨೦% ೨೭೩೪ ಆದರೆ ಆ ಸಂಖ್ಯೆಯನ್ನು ಕಂಡುಹಿಡಿಯಿರಿ.

ಉತ್ತರ

೩. ಒಂದು ಸಂಖ್ಯೆಯ ೭% ೯೩೯೬ ಆದರೆ ಆ ಸಂಖ್ಯೆಯನ್ನು ಕಂಡುಹಿಡಿಯಿರಿ.

ಉತ್ತರ

೪. ಒಂದು ಸಂಖ್ಯೆಯ ೧೦% ೧೪೨೦ ಆದರೆ ಆ ಸಂಖ್ಯೆಯನ್ನು ಕಂಡುಹಿಡಿಯಿರಿ.

ಉತ್ತರ

1. Date of present inspection.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

| RECEIPTS. | Rs. a. p. | EXPENDITURE. | Rs. a. p. |
|---|---|---|---|
| From Treasury ... | | To Treasury Current acct. principal repaid .. | |
| „ Depositors... | | Depositors .. | |
| Entrance fee ... | | „ Members, loan. | |
| Interest and penalty ... | | „ Govt. on acct. of interest ... | |
| Loans repaid ... | | Depositors,... | |
| Other items ... | | „ Printing charges ... | |
| | | „ Establishment. | |
| | | „ Contingencies | |
| | | „ Other charges. | |
| Total | | Total | |

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

| Amount obtained. | Rs. | a. | p. | Amount spent. | Rs. | a. | p. |
|---|---|---|---|---|---|---|---|
| 1 To discharge encumbrances. | | | | 1 For discharging encumbrances | | | |
| 2 To " other debts. | | | | 2 To discharge other debts | | | |
| 3 For agricultural purposes. | | | | 3 For agricultural purposes | | | |
| (a) | | | | (a) | | | |
| (b) | | | | (b) | | | |
| (c) | | | | (c) | | | |
| (d) | | | | (d) | | | |
| | | | | 4 For other purposes | | | |
| | | | | (a) | | | |
| | | | | (b) | | | |
| | | | | (c) | | | |
| | | | | (d) | | | |

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

| 1st class. | 2nd class. | 3rd class. | 4th class. | Total. | Value of property under mortgage to Bank. |
|---|---|---|---|---|---|
| | | | | | |

14. As regards punctuality, completeness or otherwise in the payment of dues by members. Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I. Register of members
II. " of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property register
VIII Register of monthly cash abstracts
IX. Register of bonds
X Receipts by Bank
XI. Depositors' ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
XVIII. Register of appropriation of loans
XIX. " of contingent expenses
XX. " of disbursement of pay to establishment
XXI. " of From letters
XXII. " of To letters
XXIII. Visitors' book

20. General remarks regarding the state of the Bank.